What is claimed is:

1. A computerized system for the integration of employer and employee data, comprising:

    a. data repository for storing integrated employer and employee meta-accounts;

    b. an integration system that enables third party applications to access said data repository;

    c. a presentation system to provide interface services;

    d. a business logic system that provides application services to said presentation system;

2. The computerized system for employer and employee data of claim 1, further comprising:

    a. a single employer account;

    b. an n-tier hierarchical organizational entity account structure, where n ranges from zero to any number;

    c. a series of employee accounts further comprising a relationship linkage mechanism wherein:

        - an inheritance relationship among 2.a, 2.b and 2.c;

        - a non-inheritance relationship among 2.a 2.b and 2.c, and

        - an augmentation relationship among 2.a, 2.b and 2.c.

3. The computerized system of claim 1 wherein said services of said business logic systems comprise:

    a. accounting services;

    b. benefits services;

    c. insurance services;

    d. banking services;

    e. merchandising services; and

    f. information services.

4. The computerized system of claim 1 wherein said presentation system permits a customer to directly access and manage the services of said business logic system.

5. The computerized system of claim 3 wherein said presentation system enables a customer service representative to directly access and manage the services of said business logic system.

6. The computerized system of claim 1 wherein said presentation system enables a user to access and manage the services of said business logic, using an access device selected from the group of:

    a. a kiosk;

    b. a telephone using touch-tones and/or voice;

    c. a personal digital assistant; and

    d. a personal computer.

7. A method of identifying individuals using the system of claim 1 through a customer service representative.

8. A method of identifying individuals using the system of claim 1 directly through a login process either through said integration system or through said presentation system.

9. A method of classifying individuals using the system of claim 1 as either a current customer or a prospective customer, and further as a representative of an employer or an employee.

10. The computerized system of claim 2 comprising:

employer organization entity accounts.

11. The computerized system of claim 1 wherein said services comprise:

a service by service providers.